

Fill in this information to identify the case:

Debtor 1 April Danielle Cobb

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Texas (Houston)

Case number 14-34613

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

JPMorgan Chase Bank, National Association

Court claim no. (if known): 5

Date of payment change:

Must be at least 21 days after date of this notice

11/01/2018

New total payment:

Principal, interest, and escrow, if any

\$ 1236.13

Last 4 digits of any number you use to identify the debtor's account:

9 1 8 8**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 459.50New escrow payment: \$ 530.91**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Elisabeth Botero

Date 10/05/2018

Signature

Print: Elisabeth Botero

Vice President

First Name

Middle Name

Last Name

Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail

Number

Street

700 Kansas Lane, Mail Code LA4-5555

Address 2

Monroe

LA

71203

City

State

ZIP Code

Contact phone 866-243-5851

PCN_Escalations@restricted.chase.com

Email

UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Houston)

Chapter 13 No. 14-34613

Judge: David R Jones

In re:

April Danielle Cobb

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before October 10, 2018 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

April Danielle Cobb
6807 Waterlilly View Ln.

Richmond TX 77469

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Crosland Seth
Crosland Law Firm, PLLC
1848 NORWOOD PLAZA
SUITE 205B
HURST TX 76054

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

William E. Heitkamp
Office of Chapter 13 Trustee
9821 Katy Freeway
Ste 590
Houston TX 77024

/s/Elisabeth Botero

Vice President

JPMorgan Chase Bank, N.A.



Customer Service Center
Monday - Friday 8 a.m. - 12 a.m.(ET)
Saturday 8 a.m. - 8 p.m. (ET)
Hearing Impaired (TDD) 1-800-582-0542

01985 ECA Z 22518 C- BRE ESH
APRIL COBB
6807 WATERLILLY VIEW LN
RICHMOND, TX 77469-5094

Escrow: Taxes and Insurance Statement

Loan Number [REDACTED]
Statement Date 08/13/2018
Review Period 11/2017 to 10/2018
Escrow Shortage \$575.67

Important Message

For more information about escrow, visit chase.com/ManageMyMortgage.

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.
Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$575.67.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$575.67 short of the minimum required balance of \$965.88 in the next 12 months.

You have three options to pay the shortage:

- Option 1: Pay All of the shortage now.**
Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 11/01/18, your monthly mortgage payment will be \$1,188.16 starting 11/01/18.
- Option 2: Pay part of the shortage now.**
Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.
- Option 3: Pay nothing now.**
The \$575.67 will be divided among the next 12 months. We will add \$47.97 to your monthly mortgage payments. Your new monthly payment will be \$1,236.13 starting 11/01/18.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼



APRIL COBB

Loan Number
Statement Date
Escrow Shortage

08/13/2018
\$575.67

Important: Please return this coupon with your check.

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$575.67. I have enclosed a check for:

- ☐ **Option 1:** \$575.67, the total shortage amount. I understand that if this is received by 11/01/18 my monthly mortgage payment will be \$1,188.16 starting 11/01/18.
- ☐ **Option 2:** \$_____, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- ☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$965.88	Your minimum required balance
\$-4,829.05	Your estimated lowest account balance for 2018 ¹
\$575.67	Your escrow account shortage

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,164.72. Your mortgage payment includes principal and interest \$705.22 and escrow money \$459.50.
- At the time of your last escrow account review, your expected lowest balance was \$917.92. The chart below shows that your actual lowest escrow balance was \$-12,349.33.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: November 2017 to October 2018

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$5,507.44	\$-7,691.91
11/2017	Deposit	\$458.96	\$727.94 *			
	Withdrawal - HOMEOWNER IN		\$1,720.00 *		\$5,966.40	\$-8,683.97
12/2017	Deposit	\$458.96	\$409.93 *			
	Withdrawal - COUNTY TAX	\$3,906.44	\$4,075.29 *		\$2,518.92	\$-12,349.33
12/2017	Withdrawal - HOMEOWNER IN	\$1,601.00	\$0.00 *		\$917.92	\$-12,349.33
01/2018	Deposit	\$458.96	\$409.93 *		\$1,376.88	\$-11,939.40
02/2018	Deposit	\$458.96	\$0.00 *		\$1,835.84	\$-11,939.40
03/2018	Deposit	\$458.96	\$459.50 *		\$2,294.80	\$-11,479.90
04/2018	Deposit	\$458.96	\$919.00 *		\$2,753.76	\$-10,560.90
05/2018	Deposit	\$458.96	\$459.50 *		\$3,212.72	\$-10,101.40
06/2018	Deposit	\$458.96	\$0.00 *		\$3,671.68	\$-10,101.40
07/2018	Deposit	\$458.96	\$459.50 *		\$4,130.64	\$-9,641.90
08/2018	Deposit	\$458.96	\$8,571.30 E		\$4,589.60	\$-1,070.60

(Continued)



Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	08/13/2018
Review Period	11/2017 to 10/2018
Escrow Shortage	\$575.67

01985 ECA Z 22518 C- BRE ESH
APRIL COBB
6807 WATERLILLY VIEW LN
RICHMOND, TX 77469-5094

This Year: November 2017 to October 2018 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
09/2018	Deposit	\$458.96	\$535.48 E	\$5,048.56	\$-535.12
10/2018	Deposit	\$458.96	\$535.48 E	\$5,507.52	\$0.36
	Total Deposits	\$5,507.52	\$13,487.56		
	Total Withdrawals	\$5,507.44	\$5,795.29		
	Account Balance as of 10/2018				\$0.36

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$482.94 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-4,829.05 in December 2018 (highlighted below). That is \$575.67 short of your minimum required balance of \$965.88.

Next Year: November 2018 to October 2019

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$0.36
11/2018	Deposit	\$482.94		\$483.30	
12/2018	Deposit	\$482.94			
	Withdrawal - COUNTY TAX	\$4,075.29		\$-3,109.05	
12/2018	Withdrawal - HOMEOWNER IN	\$1,720.00		\$-4,829.05	
01/2019	Deposit	\$482.94		\$-4,346.11	
02/2019	Deposit	\$482.94		\$-3,863.17	
03/2019	Deposit	\$482.94		\$-3,380.23	
04/2019	Deposit	\$482.94		\$-2,897.29	
05/2019	Deposit	\$482.94		\$-2,414.35	
06/2019	Deposit	\$482.94		\$-1,931.41	
07/2019	Deposit	\$482.94		\$-1,448.47	
08/2019	Deposit	\$482.94		\$-965.53	
09/2019	Deposit	\$482.94		\$-482.59	
10/2019	Deposit	\$482.94		\$0.35	
	Total Estimated Deposits	\$5,795.28			
	Total Estimated Withdrawals	\$5,795.29			
	Estimated Account Balance as of October 2019			\$0.35	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$4,075.29	December 18	HOMEOWNER IN	\$1,720.00	December 18
Total Tax and Insurance Monthly Payment Amount = \$482.94					



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A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis

Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Escrow Account Summary

This section shows that your escrow account has a shortage and explains your options. You can make a one-time payment now, pay part of the shortage now or have the shortage payment spread evenly across next year's mortgage payments.

Escrow Shortage Coupon

Use this coupon if you mail a full or partial payment of your escrow shortage. You can also pay all or part of your shortage at chase.com.

Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be. Most shortages occur because taxes and/or insurance were higher than what was projected on your last year's escrow analysis.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year, based on your current tax and insurance expenses.

Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you elect to pay your shortage in monthly payments over the next year, that amount will also be included in your monthly mortgage payments. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

CHASE

Customer Service Center
Mortgage Division
Phoenix
119

1-800-848-9136
Mon-Fri: 9am-5pm (PST)
Sat: 9am-3pm (PST)
1-800-848-9136

Escrow: Taxes and Insurance Statement

Loan Number: 1234567890
Statement Date: 08/14/2012
Review Period: 03/01/11 to 08/31/12
Escrow Shortage: \$0.25

Why am I getting this statement?

You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and/or insurance. It is also known as an Annual Escrow Account. Each year, we estimate how much you will need to pay for your taxes and/or insurance for the next year. We then divide that amount by 12 to get a monthly payment. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity on your account this year and the activity expected for next year.

For more information about escrow, visit chase.com/ManagingMortgage.

CHASE automatically mortgage payment customers. If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment services or mailing statement customers. If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$0.25.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax assessments, insurance carrier changes, due date changes, lower than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$0.25 short of the minimum required balance of \$432.18 in the next 12 months.

Because your shortage is less than or equal to \$25, we will divide the \$0.25 among the next 12 months. Your new monthly payment will be \$1,267.76, starting 10/01/2012.

You do not need to make any additional payments. Keep this statement for your records.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 10/01/2012
Principal & Interest	\$916.89	\$916.89
Escrow Account	\$340.86	\$340.86
Origination	\$0.00	\$0.00
Plus Account	\$0.00	\$0.00
Interest/Prepayment	\$0.00	\$0.00
Total Payment Amount	\$1,257.75	\$1,267.75

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$172.48. I have authorized a check for:

☐ **Option 1:** \$172.48, the total shortage amount. I understand that if this is received by 10/01/12 my monthly mortgage payment will be \$4,879.58 starting 10/01/12.

☐ **Option 2:** part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

12345678901234 123456 12345678 12345678 12345678 123456

Escrow Account History

The chart below compares last year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your last mortgage payment was \$1,267.28. Your mortgage payment includes principal and interest \$916.89 and escrow money \$340.39.
- At the time of your last escrow account review, your expected lowest balance was \$432.18. The chart below shows that your actual lowest balance was \$1,268.41.

Note: changes in property taxes or insurance premiums change the difference between the estimated and actual amounts in this chart. All "E" in this chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

Expected Escrow Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly mortgage account deposit of \$505.00 and any anticipated withdrawals. This chart shows that you will reach your estimated lowest account balance of \$432.96 in March 2013 (highlighted below). That is \$0.25 short of your minimum required balance of \$432.18.

Next Year: October 2012 to September 2013

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
Starting Balance					\$625.43
10/01/12	Deposit	\$240.00			
	Withdrawal - PMI	\$124.00		\$1,042.52	
11/01/12	Deposit	\$240.00			
	Withdrawal - PMI	\$124.00		\$1,268.51	
12/01/12	Deposit	\$240.00			
	Withdrawal - PMI	\$124.00		\$1,044.50	
1/01/13	Deposit	\$240.00			
	Withdrawal - COUNTY TAX	\$774.21		\$130.43	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" of the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax	Annual Expense	Anticipated (UNITS) of Payment	Insurance	Annual Expense	Anticipated (UNITS) of Payment
COUNTY TAX	\$774.21	December 12	PMI	\$124.00	October 12
			PMI	\$124.00	November 12
			PMI	\$124.00	December 12
			PMI	\$124.00	January 13
			PMI	\$124.00	February 13
			PMI	\$124.00	March 13
			PMI	\$124.00	April 13
			PMI	\$124.00	May 13
			PMI	\$124.00	June 13
			PMI	\$124.00	July 13
			PMI	\$124.00	August 13



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

What do I need to do about this shortage?

You have options:

- You can pay all of the shortage now.
- You can pay part of the shortage now.
- We can spread the shortage payment evenly across next year's mortgage escrow payments.
- Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

ESCROW RESOURCES

- To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- Schedule a payment for all or part of your escrow shortage at chase.com.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.

